

注意 Attention:

- 以下所有欄位均為必須填寫項目。 All fields below are mandatory to fill in.
- 請用**英文大楷**填寫，並在適當的地方加上剔「√」號。 Please complete in **English Block Letters** and tick "√" where applicable.
- 請填妥此申請表格連同所需文件副本傳真至 2507 6208 或交回任何一間大新銀行分行(所有文件連同此申請表格一經遞交恕不退還)。 Please complete this application form and provide copies of the required documents and fax them to 2507 6208 or submit them to any one of Dah Sing Bank's branches (all documents submitted including this application form are not returnable).

致：大新銀行有限公司(「銀行」)
To: Dah Sing Bank, Limited (the "Bank")

A. 申請機構資料 INFORMATION OF THE APPLICANT			
公司名稱 Company Name			
公司類別 Company Type	<input type="checkbox"/> 獨資經營 Sole Proprietorship	公司註冊證書號碼 Certificate of Incorporation Number *	
	<input type="checkbox"/> 合夥 Partnership	商業登記證號碼 Business Registration Number	
成立 / 開業日期 (日 / 月 / 年) Date of Incorporation / Business Commencement (DD / MM / YYYY)	<input type="checkbox"/> 有限公司 Limited Company	註冊國家 / 城市 Country / City of Incorporation *	<input type="checkbox"/> 香港 Hong Kong
			<input type="checkbox"/> 其他，請註明 Others, please specify : _____
註冊 / 登記地址 Incorporated / Registered Address			
通訊地址 Correspondence Address	<input type="checkbox"/> 與上述註冊 / 登記地址相同 Same as the above incorporated / registered address		
	<input type="checkbox"/> 其他，請註明 Others, please specify : _____		
註冊 / 登記地址物業的擁有權 Ownership of the Property at the Incorporated / Registered Address	<input type="checkbox"/> 自置(無按揭 / 抵押) Self-owned (not mortgaged / pledged)		<input type="checkbox"/> 租用 Rented
	<input type="checkbox"/> 自置(有按揭 / 抵押) Self-owned (mortgaged / pledged)		<input type="checkbox"/> 其他，請註明 Others, please specify : _____
	<input type="checkbox"/> 由公司主要負責人或其親屬提供 Provided by the company's key principal or his / her relatives		
業務性質 Business Nature	<input type="checkbox"/> 零售 Retailing	<input type="checkbox"/> 製造 Manufacturing	<input type="checkbox"/> 個人 / 商業服務 Personal / Business Services
	<input type="checkbox"/> 批發 Wholesaling	<input type="checkbox"/> 酒店 / 餐飲 Hotel / Catering	<input type="checkbox"/> 物流 / 運輸 Logistics / Transportation
	<input type="checkbox"/> 貿易 Trading	<input type="checkbox"/> 工程 Building and Construction	<input type="checkbox"/> 專業服務 Professional Services
	<input type="checkbox"/> 其他，請註明 Others, please specify : _____		
主要產品 / 服務 Major Product(s) / Service(s)			主要供應商及產地 (如適用) Major Supplier(s) and Origin(s) (If applicable)
主要付款方式 (向供應商) Major Payment Method(s) (to suppliers)			平均除賬期 Average Credit Period Obtained
主要客戶 / 市場 Major Customer(s) / Market(s)			主要收款方式 Major Payment Collection Method(s)
平均收賬期 Average Debtors' Collection Period	日 Day(s)		全年銷售額 Annual Sales Turnover
			HKD
僱員人數 Number of Employee(s)	香港 Hong Kong : _____	公司電話號碼 Company Telephone Number	
	其他地區 Other Area(s) : _____	公司電郵地址 Company Email Address	
公司傳真號碼 Company Fax Number			聯絡人之電話號碼 Contact Number of Contact Person
聯絡人姓名 Name of Contact Person			
B. 申請 328 中小企貸款資料 DETAILS OF 328 SME LOAN APPLICATION			
貸款類別 (可選多項) Loan Type (can choose more than one)	<input type="checkbox"/> 328 中小企分期「快應錢」 328 SME Express Money Installment Loan	<input type="checkbox"/> 328 中小企備用「快應錢」 328 SME FlexiMoney Overdraft Facility	
貸款用途 Loan Purpose			
貸款使用地點 The Place of Loan Use	<input type="checkbox"/> 香港 _____% (貸款於香港使用的比例 Percentage of Loan Use in Hong Kong)		
	<input type="checkbox"/> 其他地點 _____% (貸款於其他地點使用的比例 Percentage of Loan Use Outside Hong Kong)		
申請貸款額 / 信貸額 Requested Loan Amount / Limit	HKD	HKD	
還款期 (月) Loan Tenor (months)	<input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60		
	<input type="checkbox"/> 其他，請註明 Others, please specify : _____ 月 months		
入賬 / 生效指示 Disbursement / Effective Instruction	<input type="checkbox"/> 如獲得批核，貸款額將存入申請機構於大新銀行開立之港元賬戶 If approved, the loan amount is to be disbursed to the HKD Account in Dah Sing Bank maintained by the Applicant : _____		<input type="checkbox"/> 如獲得批核，信貸額將於申請機構於大新銀行開立之 328 商業理財戶口生效 If approved, the overdraft limit will be effective at the 328 SME Banking Account in Dah Sing Bank maintained by the Applicant : _____
	<input type="checkbox"/> 請為本公司辦理開立 328 商業理財戶口，以作入賬之用。 Please open a 328 SME Banking Account for loan disbursement.		<input type="checkbox"/> 請為本公司辦理開立 328 商業理財戶口，以作信貸戶口之用。 Please open a 328 SME Banking Account as overdraft account.
申請渠道 Source of Application	<input type="checkbox"/> 現有客戶 Existing Customer <input type="checkbox"/> 新客戶 Walk-in <input type="checkbox"/> 第三方轉介 Referred by Third Party		
	(如選擇「第三方轉介」，請填寫以下資料) (If selected "Referred by Third Party", please complete the following fields)		
	a. 該第三方商業登記號碼 Business Registration Number of the Third Party: _____		
b. 該第三方有否或將會收取任何貸款相關費用? Are there any loan-related fees charged or will be charged by the Third Party?			
<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No			
註 Notes:			
1. 分期貸款額 / 備用信貸額最低為 HKD50,000 及必須為 HKD1,000 之倍數。 The minimum Installment Loan Amount / Overdraft Limit is HKD50,000 and must be a multiplier of HKD1,000.			

*只適用於有限公司 Only applicable to limited company

2. 銀行將於 328 中小企分期「快應錢」貸款額中根據有關分期貸款之還款期扣除手續費。除另有訂明外，還款期為 36 個月以下之手續費為貸款額之 0.5%，還款期為 36 至 48 個月之手續費為貸款額之 1%，還款期為 48 個月以上之手續費為貸款額之 1.5%，最低手續費為 HKD1,000。The Bank will debit the handling fee from the 328 SME Express Money Installment Loan amount in accordance with the loan tenor of the installment loan. Unless specified otherwise, the relevant handling fee will be 0.5%, 1% and 1.5% on the loan amount for loan tenor of below 36 months, 36 – 48 months and more than 48 months respectively, subject to a minimum fee of HKD1,000.
3. 除另有訂明外，銀行將每年收取備用信貸額之 0.5%（適用於信貸額 HKD1,000,000 或以上）、1%（適用於信貸額 HKD500,000 或以上及 HKD1,000,000 以下）或 1.5%（適用於信貸額 HKD500,000 以下）作為 328 中小企備用「快應錢」手續費。Unless specified otherwise, the Bank will charge 0.5% (applicable to overdraft limit of HKD1,000,000 or above), 1% (applicable to overdraft limit of HKD500,000 or above and below HKD1,000,000) or 1.5% (applicable to overdraft limit of below HKD500,000) on the overdraft limit as the handling fee for 328 SME FlexiMoney Overdraft Facility annually.
4. 儘管有以上陳述，最終批核之貸款額 / 備用信貸額、利率、收費、其他條款及細則，以申請機構所接納並簽署之有關貸款文件為準。Notwithstanding the aforesaid, the final approved loan amount / overdraft limit, interest rate, fees and charges and other terms and conditions are subject to the relevant loan documents to be accepted and signed by the Applicant.

C. 東主 / 合夥人 / 董事 / 擔保人資料 INFORMATION OF SOLE PROPRIETOR / PARTNERS / DIRECTOR(S) / GUARANTOR(S)

如申請機構為獨資經營公司，請填寫東主之資料；如申請機構為合夥人，請填寫所有合夥人之資料；如申請機構為有限公司，請填寫最少一位董事及各擔保人之資料。合共有權行使申請機構 50% 以上之投票權或控制該等投票權的股東 / 實益擁有人須作為本申請之擔保人。For sole proprietorship, please fill in the information of the sole proprietor. For partnership, please fill in the information of all partners. For limited company, please fill in the information of at least one director and all guarantor(s). The shareholder(s) / beneficial owner(s) who is / are entitled to exercise, or control the exercise, of more than 50% of the voting rights of the Applicant is / are required to act as the guarantor(s) of this application.

1 <input type="checkbox"/> 東主 Sole Proprietor <input type="checkbox"/> 合夥人 Partner <input type="checkbox"/> 董事 Director * <input type="checkbox"/> 擔保人 Guarantor *			
英文全名 English Full Name			香港身份證 / 護照號碼 HKID Card / Passport Number
於申請機構之持股量 / 權益 Shareholding / Ownership in Applicant *			出生日期 (日 / 月 / 年) Date of Birth (DD / MM / YYYY)
公司電話號碼 Company Telephone Number			手提電話號碼 Mobile Telephone Number
住宅地址 Residential Address			
職位及職責 Position and Duties			在與申請機構同一行業下的管理年資 Years of Management Experience within the Same Industry as the Applicant 年 Year(s)
每月個人按揭供款及有抵押透支之最低還款 Personal Monthly Mortgage Repayment and Secured Overdraft Minimum Payment	總額 Total	HKD	閣下所負責的金額 Your Responsible Amount HKD
2 <input type="checkbox"/> 合夥人 Partner <input type="checkbox"/> 董事 Director * <input type="checkbox"/> 擔保人 Guarantor *			
英文全名 English Full Name			香港身份證 / 護照號碼 HKID Card / Passport Number
於申請機構之持股量 / 權益 Shareholding / Ownership in Applicant *			出生日期 (日 / 月 / 年) Date of Birth (DD / MM / YYYY)
公司電話號碼 Company Telephone Number			手提電話號碼 Mobile Telephone Number
住宅地址 Residential Address			
職位及職責 Position and Duties			在與申請機構同一行業下的管理年資 Years of Management Experience within the Same Industry as the Applicant 年 Year(s)
每月個人按揭供款及有抵押透支之最低還款 Personal Monthly Mortgage Repayment and Secured Overdraft Minimum Payment	總額 Total	HKD	閣下所負責的金額 Your Responsible Amount HKD
3 <input type="checkbox"/> 合夥人 Partner <input type="checkbox"/> 董事 Director * <input type="checkbox"/> 擔保人 Guarantor *			
英文全名 English Full Name			香港身份證 / 護照號碼 HKID Card / Passport Number
於申請機構之持股量 / 權益 Shareholding / Ownership in Applicant *			出生日期 (日 / 月 / 年) Date of Birth (DD / MM / YYYY)
公司電話號碼 Company Telephone Number			手提電話號碼 Mobile Telephone Number
住宅地址 Residential Address			
職位及職責 Position and Duties			在與申請機構同一行業下的管理年資 Number of Years of Management Experience within the Same Industry as the Applicant 年 Year(s)
每月個人按揭供款及有抵押透支之最低還款 Personal Monthly Mortgage Repayment and Secured Overdraft Minimum Payment	總額 Total	HKD	閣下所負責的金額 Your Responsible Amount HKD
只適用於公司董事 / 公司擔保人 Only Applicable to Corporate Director / Corporate Guarantor * :			
4 <input type="checkbox"/> 董事 Director <input type="checkbox"/> 擔保人 Guarantor			
公司註冊證書號碼 Certificate of Incorporation Number			公司名稱 Company Name
於申請機構之持股量 / 權益 Shareholding / Ownership in Applicant *			商業登記證號碼 Business Registration Number
公司電話號碼 Company Telephone Number			成立日期 (日 / 月 / 年) Date of Incorporation (DD / MM / YYYY)
聯絡人姓名 Name of Contact Person			公司傳真號碼 Company Fax Number
登記地址 Registered Address			聯絡人之電話號碼 Contact Number of Contact Person

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D. 聲明及簽署 DECLARATION & SIGNATURE

本人(等)(包括申請機構)謹向銀行申請上述 328 中小企分期「快應錢」及 / 或 328 中小企備用「快應錢」(以下統稱為「中小企貸款」), 並明白、確認、同意及接受下列條款及細則約束 I / We (including the Applicant) hereby apply for the 328 SME Express Money Installment Loan and / or 328 SME FlexiMoney Overdraft Facility (collectively, "SME Loan") as set out above from the Bank, and understand, acknowledge, agree and accept the following terms and conditions:

- 本人(等)會按照銀行不時所訂定並通知本人(等)當時適用之中小企貸款利率及收費繳付利息及費用。 I / We will pay interest and other fees and charges in relation to the SME Loan at the prevailing rate as the Bank may determine and notify me / us from time to time.
- 本人(等)知悉銀行在批核此項中小企貸款時將依賴本人(等)就申請中小企貸款所提供之資料, 不論以口頭或書面形式及任何方式。本人(等)謹此聲明本人(等)為申請中小企貸款向銀行提供的資料(包括但不限於在本表格填寫的資料及按本表格提供的文件之資料)在所有方面均為真實、正確及完整。 I/We acknowledge that the Bank will rely on the particulars and information provided by me / us (whether in verbal or written form and in whatever manner) to approve the SME Loan. I/We hereby declare that the information (including but not limited to information provided in this form and documents provided thereunder) in connection with this application are true, correct and complete in all respects.
- 上述要求的資料為必須向銀行提供以供銀行處理本人(等)之申請, 資料不足將可能導致申請被拒絕。 All of the above requested information is required for the processing of this application and the Bank may reject this application should I / we fail to fulfill such requirement.
- 銀行保留要求提供任何有關證明文件 / 資料之權利。而不論本申請獲批核與否, 任何文件(包括此申請表格)一經遞交予銀行將不獲退還。 The Bank reserves the right to request any further supporting documents / information for this application. Any supporting documents (including this application form) once submitted by me / us to the Bank (whether this application is approved or otherwise) are not returnable.
- 銀行有絕對酌情權拒絕任何申請或批出較本人(等)所申請為低之貸款額及保留權利隨時調整貸款額、利率、收費及其他條款及細則而毋須給予任何理由。 The Bank has the absolute discretion to reject any application or to approve a loan of a lesser amount than that I / we applied for and reserves the right to revise the loan amount, interest rate, fees and charges and other terms and conditions from time to time without giving any reasons thereof.
- 最終批核之貸款額、利率、收費及其他中小企貸款的條款及細則, 以本人(等)所接納並簽署之有關貸款文件為準。銀行保留最終批核之權利。 The final approved loan amount, interest rate, fees and charges and other terms and conditions of the SME Loan are subject to the relevant loan documents to be accepted and signed by me / us. The Bank reserves the right of giving final approval.
- 本人(等)已獲提醒作虛假聲明(包括在本表格中提供不真實、不正確或不完整的資料)之法律責任, 包括但不限於觸犯欺詐之刑事罪行。 I/We have been reminded of the possible legal consequences of making a false declaration (including providing untrue, incorrect or incomplete information in this form), including but not limited to, committing the criminal offence of fraud.
- 本人/吾等謹此確認並同意, 在受限於第(ii)條規定的前提下, 本人/吾等應銀行的要求所提供有關本人/吾等的任何資料, 或於本人/吾等與銀行進行交易過程中被收集的有關本人/吾等的任何資料, 均可披露予任何信貸資料服務機構或類似服務提供者, 或由之使用及保存, 以達到核證該等資料的目的, 或以達到任何上述機構向其他機構提供該等資料:
 - 以便其他機構可以對本人/吾等作為借貸額度的申請人或擔保人, 進行信貸及其他狀況調查; 及
 - 以達到在本人/吾等作為借入人或擔保人而出現失責之時, 對任何債務作出合理監控的目的。
 - 本人/吾等可向銀行提前90天, 以書面形式發出撤銷第(i)條所載同意的通知書(「撤銷通知書」), 有關通知期將由銀行收訖撤銷通知書之日起計算。
 - 假如本人/吾等根據第(ii)條的規定, 發出撤銷通知書以撤銷在第(i)條項下所作出同意:-
 - 銀行可以繼續依據第(i)條的規定披露資料, 直至在第(ii)條項下的通知期屆滿為止, 唯須受限於下文第(ii)(f)及(g)條的規定;
 - 銀行可以通知其依據第(i)條獲准向之披露資料的全體人士, 本人/吾等已依據第(ii)條發出撤銷通知書的事實;
 - 銀行可以將送達銀行的撤銷通知書, 當作同樣適用於本人/吾等之前就本人/吾等獲授予所有其他信貸額度所作出的同意處理;
 - 銀行可以由銀行通知的生效日期起, 終止授予本人/吾等的任何信貸額度;
 - 信貸資料服務機構或類似服務提供者可以繼續將由銀行所提供的資料存檔及作內部用途, 但該等資料不得披露予尋求信貸報告的其他機構;
 - 儘管本人/吾等已按照上文第(ii)條的規定撤銷同意, 銀行仍可以繼續向信貸資料服務機構或類似服務提供者, 提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料; 及
 - 儘管本人/吾等已按照上文第(ii)條的規定撤銷同意, 信貸資料服務機構或類似服務提供者仍可以繼續提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料及屬於公眾記錄的資料。
 - 在受限於第(ii)及(iii)條的規定的前提下:
 - 上述同意在本人/吾等與銀行維持客戶關係期間維持有效, 並在結束所有關係後五年內仍然有效; 或
 - 倘若出現逾期供款超過六十日, 上述同意則在結清拖欠超過六十日的欠款的日期之後五年內仍然有效, 以較遲者為準。
 - 上述同意乃附加於銀行的賬戶文件及/或標準條款及條件, 並對該等文件所載的協議或同意不構成任何影響。
 - I/We hereby acknowledge and agree that, subject to paragraph (ii), any information with respect to me/us which is provided by me/us at the Bank's request or collected in the course of dealings between me/us and the Bank may be disclosed to, or used and retained by any credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions:
 - in order that they may carry out credit and other status checks in respect of me/us in my/our capacity as applicant for, or guarantor of, credit facilities; and
 - for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor.
 - I/We may by giving the Bank 90 days' notice in writing (which will take effect from the date of receipt by the Bank) revoke the consent contained in paragraph (i).
 - If I/we give notice to revoke the consent given pursuant to paragraph (i) in accordance with paragraph (ii):
 - subject to paragraphs (iii)(f) and (g) below, the Bank may continue to disclose information pursuant to paragraph (i) until the notice of revocation given pursuant to paragraph (ii) expires;
 - The Bank may notify all persons to whom the Bank is permitted to disclose information pursuant to paragraph (i) of the fact that a notice of revocation has been given pursuant to paragraph (ii);
 - The Bank may regard the notice of revocation served on the Bank as also applying to the consent I/we have previously given in respect of all other credit facilities granted to me/us;
 - The Bank may terminate any facilities extended to me/us with effect from the date to be advised by the Bank;
 - the credit reference agency or similar service provider may continue to retain information provided to it by the Bank in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports;
 - The Bank may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph (ii) above; and
 - the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (ii) above.
 - Subject to paragraphs (ii) and (iii), this consent shall remain in effect:
 - as long as I/we maintain an account relationship with the Bank and for a period of five years thereafter; or
 - if later, for the period of five years after the date of settlement following a payment default of more than sixty days.
 - This consent is in addition to and does not affect any agreement or consent contained in the Bank's account documentation and/or standard terms and conditions.
- 本人(等)授權銀行可於任何時間(無論於本申請獲得批核時或之前或之後)與任何銀行認為有需要之人士(包括但不限於任何信貸資料服務機構、債務追收代理、財務機構或類似服務之提供者)接觸, 以作出確證及 / 或披露、搜集、交換或與何人士分享本人(等)之任何資料及 / 或與是次申請有關之任何事項資料, 以作出(a)信貸核核、檢討、風險評估及 / 或其他方面之查核; (b)協助彼等收取債務; 及(c)與本申請相關之任何事宜, 而毋須進一步知會本人(等)或取得本人(等)之同意。在提交此申請前本人(等)已閱隨附之銀行「有關客戶資料的客戶通知」(「該通知」)之最新版本, 並同意受其內容所約束。不論本人(等)之申請其後遭撤回或拒絕與否, 銀行可根據其不時給予客戶的該通知所指的用途應用由本人(等)應銀行之要求而提供有關本人(等)之個人資料。本人(等)可以書面聯絡銀行之資料保護主任以查閱或要求改正本人(等)之個人資料。 I / We authorise the Bank to contact any party (including but not limited to any credit reference agencies, debt collection agencies, financial institutions or similar service providers) as the Bank deems necessary for verification and / or to disclose to or obtain from and exchange or share with any party any information of myself / ourselves and / or any matter relevant to this application at any time (whether before, on or after the approval of this application) without further reference to or consent from me / us for the purpose of carrying out (a) credit approval, review, risk assessment and / or other status checks; (b) assistance in debt collection; and (c) any matters relating or incidental to this application. I / We have read through the Bank's latest version of the "Notice to Customers relating to Customers' Data" (the "Notice") as attached hereto before submitting this application and agree to be bound by the contents thereof. Irrespective of whether my / our application is subsequently withdrawn or rejected, all personal data and information with respect to me / us which are provided by me / us at the request of the Bank may be used and disclosed by the Bank for such purposes and to such person in accordance with the Notice made available by the Bank to customers from time to time. I / We may contact the Data Protection Officer of the Bank in writing to gain access to or request correction to my / our personal data.
- 本人(等)並沒有或並不知悉任何針對本人(等)的法律程序正在進行(或等待進行或可能提出)。本人(等)並沒有收到破產令、沒有申請「個人自願安排」、沒有與本人(等)的債權人達成任何債務重組安排或協議或沒有或並不知悉有任何對本人(等)與破產相關似之法律程序正在進行(或等待進行或可能提出)。本人(等)並沒有因欠款而被金融機構撤銷任何信貸服務, 及現在的債務並沒有任何拖欠還款及任何債務重組。 I / We am / are not subject to or not aware of any legal proceedings which have been started (or are pending or being threatened) against me / us. No bankruptcy order has been made against me / us and none of us has applied for Individual Voluntary Arrangement or entered into any arrangement or composition with my / our creditors, or is aware of or subject to any legal proceedings in or analogous to bankruptcy which have been started (or are pending or being threatened) against me / us. I / We do not have any credit facilities revoked by financial institutions due to default in payment, nor currently have any overdue payment in respect of my / our indebtedness, nor have any loan facility restructured.
- 申請機構承諾於本申請日期, 如下列任何情況發生, 申請機構會通知銀行:
 - 申請機構為銀行集團(定義見下文)之任何成員之任何一名董事、前任董事(過去12個月)、控權人(定義見下文)或僱員之親屬、配偶或受託人;
 - 銀行或其董事或控權人或該等董事或控權人的任何親屬為申請機構之董事、合夥人、經理或代理人;
 - 銀行的任何一名董事或控權人或該等董事或控權人的任何親屬為申請機構之擔保人; 或
 - 銀行集團之任何成員之任何一名董事、前任董事(過去12個月)、最高行政人員或控權人或該等董事、前任董事、最高行政人員或控權人的任何親屬持有申請機構30%或以上的股權。若銀行沒有收到有關通知, 銀行將視作申請機構於本申請日期並沒有與上述人士有上述關係。若申請機構於本申請日期後與上述人士有上述關係, 申請機構須立即以書面通知銀行。就本申請而言, 「控權人」指任何直接或間接持有一間公司已發行股本百分之十或以上之人士; 「銀行集團」指大新銀行集團有限公司、其附屬公司、聯屬公司, 以及大新銀行集團有限公司對其行使控制的其他實體(包括其附屬公司、聯屬公司及特別目的實體); 及「聯屬公司」指大新銀行集團有限公司控權人(包括但不限於大新金融集團有限公司)(i) 持有其普通股總數的 50%或以上的實益權益, 或控制其普通股總數的 50%或以上的實體, 或 (ii) 有權行使其 50%或以上的表決權, 或有權控制其 50%或以上的表決權的行使的實體。

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The Applicant undertakes to advise the Bank whether as at the date of this application:

(i) the Applicant is a relative, spouse or trustee of any director, former director (within past 12 months), controller (as defined below) or employee of any member of the Bank Group (as defined below);

(ii) The Bank or any of its directors or controllers or any relative of such directors or controllers is interested as director, partner, manager or agent of the Applicant;

(iii) any of the directors or controllers of the Bank or any relative of such directors or controllers is a guarantor of the Applicant; or

(iv) any director, former director (within past 12 months), chief executive or controller of any member of the Bank Group or any relative of such director, former director, chief executive or controller is holding 30% or more of the Applicant's issued shares.

In the absence of such advice, the Bank will assume that the Applicant is not so related as at the date of this application. The Applicant is also requested to advise the Bank in writing should the Applicant become so related after the date of this application.

For the purpose of this application, "controller" refers to any person directly or indirectly holding 10% or more of a company's issued shares; "Bank Group" refers to Dah Sing Banking Group Limited, its subsidiaries, affiliates and other entities (including their subsidiaries, affiliates and special purpose entities) over which Dah Sing Banking Group Limited is able to exert control; and "affiliates" refers to any entity in which a controller of Dah Sing Banking Group Limited (including but not limited to Dah Sing Financial Holdings Limited) (i) has a beneficial interest in, or controls, 50% or more of the total number of ordinary shares; or (ii) is entitled to exercise, or control the exercise of, 50% or more of the voting power.

12. <只適用於非法團機構 / 無限公司(例如: 獨資、合夥人、會社、組織及社團等) For unincorporated body use only (e.g. Sole Proprietorship, Partnership, Club, Association, Society, etc.)>

選擇拒絕在宣傳推廣中使用個人資料 Opt-out from the use of personal data in direct marketing (請在適當方格內加上剔號("✓")。 Please tick "✓" where applicable.)

本人(等)為以下簽署人(等)不想接收銀行日後發出的任何宣傳推廣資料。 I / We the undersigned do not wish the Bank to use my / our personal data in direct marketing.

銀行不會提供本人(等)的個人資料予任何其他人士,作宣傳推廣用途。本人(等)明白以上的選擇適用於就銀行不時給予本人(等)之該通知(定義見第9段)G項中所列出的產品、服務及 / 或標的類別的任何直接宣傳推廣,及明白本人(等)應參閱該通知以得知在直接宣傳推廣中可使用的個人資料的種類。本人(等)謹此確認本人(等)已經閱讀及明白該通知。

The Bank would not provide my / our personal data to any other persons for their use in direct marketing. I / We understand that the above choice applies to the direct marketing of the classes of products, services and / or subjects as set out in paragraph G of the Notice (as defined in paragraph 9 above) made available by the Bank to me / us from time to time and I/we shall refer to the Notice on the kinds of personal data which may be used in direct marketing. I / We hereby confirm that I/we have read and understood the Notice.

備註 Remark: 本申請表的中英文文本如有歧異,概以英文本為準。 In case of any discrepancy between the English and the Chinese versions of this form, the English version shall prevail.

(i) 申請機構之授權人士簽署; 及 (ii) 本申請表內 C 部分之人士簽署 (申請機構之授權人士除外) (i) Authorised Signature(s) of the Applicant; AND (ii) Signature(s) of Person(s) under Section C above (other than the Authorised Signer(s) of the Applicant)		
X	X	X
英文全名 English Full Name : 日期 Date :	英文全名 English Full Name : 日期 Date :	英文全名 English Full Name : 日期 Date :
申請機構之授權人士? Authorised Signature of the Applicant? <input type="checkbox"/> 是 Yes	申請機構之授權人士? Authorised Signature of the Applicant? <input type="checkbox"/> 是 Yes	申請機構之授權人士? Authorised Signature of the Applicant? <input type="checkbox"/> 是 Yes
(如適用) 本申請表內 C 部分的公司董事 / 公司擔保人之授權人士簽署 (if applicable) Authorised Signature of the Corporate Director / Corporate Guarantor under Section C above)		
X		
日期 Date :		

所需文件 Required Documents:

- 申請機構的有效商業登記證 Valid Business Registration Certificate of the Applicant
- 申請機構的公司註冊證書 Certificate of Incorporation of the Applicant *
- 申請機構的組織章程細則(適用於香港註冊之有限公司) / 組織章程大綱及章程細則 (適用於非香港註冊之有限公司) Articles of Association (applicable to limited company incorporated in Hong Kong) / Memorandum and Articles of Association (applicable to limited company incorporated outside Hong Kong) of the Applicant *
- 東主 / 各合夥人 / 於本申請表聲明部分簽署之各董事及各擔保人之香港身分證 / 護照及本申請日期前 3 個月內之住址證明 HKID Card / Passport and address proof within the last 3 months from the date of this application of the sole proprietor / all partners / director(s) / guarantor(s) who signed on the Declaration section of this application form
- 有權行使申請機構 10%或以上之投票權或控制該等投票權的各主要股東 / 實益擁有人之香港身分證 / 護照及本申請日期前 3 個月內之住址證明 HKID Card / Passport and address proof within the last 3 months from the date of this application of the principal shareholder(s) / beneficial owner(s) of the Applicant who is / are entitled to exercise, or control the exercise, of 10% or more of the voting rights of the Applicant *
- 如申請機構有公司董事 / 公司擔保人, 請提供其有效之商業登記證、公司註冊證書及組織章程細則(適用於香港註冊之有限公司) / 組織章程大綱及章程細則 (適用於非香港註冊之有限公司) If the Applicant has Corporate Director(s) / Corporate Guarantor(s), please provide its / their valid Business Registration Certificate, Certificate of Incorporation and Memorandum and Articles of Association (applicable to limited company incorporated outside Hong Kong) *
- 申請機構於本申請日期前 6 個月之銀行月結單 Bank statements of the Applicant within the last 6 months from the date of this application
- 申請機構最近 2 年/3 年之已審核財務報表 (分別適用於貸款額/信貸額 HKD1,000,000 以上至 HKD1,500,000 及 HKD1,500,000 以上的貸款申請) Audited financial statements of the Applicant within the last 2 years / 3 years (applicable to loan application with loan amount/limit from above HKD 1,000,000 up to HKD 1,500,000 and over HKD 1,500,000 respectively)
- 其他銀行向申請機構發出之貸款文件(如適用) Facility Letter(s) from other bank(s) to the Applicant (if applicable)

註 Note:

銀行可能要求申請機構提供額外文件 / 資料以供批核。 Additional documents / information may be required for approval.

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有關客戶資料的客戶通知

- (a) 客戶在申請開立戶口，延續戶口及建立或延續銀行信貸或要求銀行提供銀行服務時，需要不時向大新銀行有限公司（“銀行”）提供有關的資料。
- (b) 若未能向銀行提供有關資料會導致銀行無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務。
- (c) 銀行及其代理人（包括其律師及收數公司）亦會從以下各方收集到客戶的資料：(i) 在客戶與銀行的正常業務往來過程中，例如，一般當客戶開出支票或存款時或以口頭或書面形式與銀行溝通時（其口頭對話內容可能被銀行之電話錄音系統錄音）；(ii) 由銀行任命提供信貸資料服務之信貸資料服務機構；(iii) 由銀行任命提供追收客戶欠款服務之代理人（包括其律師及收數公司）；(iv) 由政府或半政府機構或其他機構或團體保存之公共記錄（包括但不限於司法機構、破產管理署、公司註冊處及土地註冊處）；及 (v) 其他來源（例如從互聯網或其他公共領域獲取資料）。

(d) 有關的客戶資料將可能會被銀行或該等資料的接收人用於下列用途：-

- (i) 為提供服務，包括自動櫃員機提款卡服務，和信貸便利給客戶之日常運作；
- (ii) 於客戶申請信貸時及於每年（通常一次或多於一次）的定期或特別信貸覆核時，進行信用檢查；
- (iii) 編制及維持銀行的信貸評分模式；
- (iv) （通過參與貢獻或共用客戶資料或其他方式）協助其他財務機構、信用卡或消費卡發行公司及收數公司作信貸檢查及收數；
- (v) 確保客戶的信用維持良好；
- (vi) 為客戶設計財務服務或有關產品；
- (vii) 推廣服務、產品及其他標的（詳情請參閱以下(g)段）；
- (viii) 確定銀行對客戶或客戶對銀行的債務；
- (ix) 向客戶及為客戶提供擔保或抵押的人仕追收欠款及執行客戶向銀行應負之責任；
- (x) 履行根據下列適用於銀行或其任何分行或銀行或其任何分行被期望遵守的就披露及使用資料的義務、規定或安排：
- (1) 不論於香港特別行政區（“香港”）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律（例如：稅務條例及其條款，包括與自動交換財務帳戶資料有關的條款）；
- (2) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導（例如：稅務局作出或發出的任何指引或指導，包括與自動交換財務帳戶資料有關的任何指引或指導）；

(3) 銀行或其任何分行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；

- (xi) 遵守大新金融集團有限公司同一集團的公司（“大新金融”）（就本通知而言包括大新金融集團有限公司及全部其於本地及海外附屬公司，不論直接或間接擁有）為(1)符合由任何香港境內或境外的法律、法規、政府、稅務、執法或其他機構、或自我監管或行業機構或金融服務供應商組織不時發出的適用法律及/或法規要求；(2)符合制裁；或(3)預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於銀行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xii) 進行配對程序；
- (xiii) 使銀行的實在或建議承讓人，或銀行對客戶的權利的參與人或附屬參與人評核意圖成為轉讓，參與或附屬參與的交易；
- (xiv) 就任何卡交易，與各商戶的收單機構（或收單銀行）（「收單機構」）核實客戶身份或為收單機構核實客戶身份而與收單機構分享及/或交換客戶資料；
- (xv) 為內部風險管理與大新金融同一集團的公司分享及/或交換客戶信貸資料；
- (xvi) 管理、辦理及/或處理通過銀行出售的保單；
- (xvii) 監察法律及/或合規要求；
- (xviii) 處理任何投訴；
- (xix) 進行市場研究和統計分析；及
- (xx) 與上述有關的用途。

(e) 銀行會把客戶的資料保密，但銀行可能會把有關資料提供給下述各方作第(d)段列出的用途：-

- (i) 任何中間人、承包商、或提供行政、電訊、自動櫃員機/電子資金轉帳服務、電腦、支付或證券結算或其他和銀行業務運作有關的服務的第三者服務供應人；
- (ii) 銀行的任何分行、附屬公司、控股公司、有聯繫公司或相關聯成員；
- (iii) 任何對銀行有保密責任的人，包括對銀行有保密資料承諾的及與大新金融同一集團的公司；
- (iv) 付款銀行向出票人提供已付款支票的副本（而其中可能載有關於收款人的資料）；
- (v) 信貸資料服務機構；而在客戶欠賬時，則可將該等資料提供給收數公司；
- (vi) 銀行或其任何分行根據對銀行或其任何分行具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導，或根據銀行或其任何分行向本地或外地的法律、監管、政府、稅務、執法或其他機關，

或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港特別行政區境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士；

- (vii) 提供或擬提供擔保或第三方保證以擔保或保證客戶的責任的任何一方；
- (viii) 各商戶的收單機構；
- (ix) 泰禾人壽保險有限公司及/或泰禾保險服務有限公司（共稱“泰禾”）及其各自的繼承人和受讓人；
- (x) 任何提供行政、宣傳推廣、銷售、客戶、電訊、電腦或其他和泰禾（及其各自的繼承人和受讓人）業務運作有關的服務的中間人、承包商或第三者服務供應人；
- (xi) 任何銀行的實在或建議受讓人或參與人或附屬參與人或銀行對客戶的權利的受讓人；及
- (xii) (1) 大新金融的集團公司；
- (2) 第三方金融機構、保險商、信用卡公司、證券及投資服務供應商；
- (3) 第三方回贈、客戶獎勵或優惠計劃供應商；
- (4) 銀行的聯營夥伴及大新金融的集團公司（該等聯營夥伴的名稱載於相關服務及產品（視乎情況而定）的申請表及/或宣傳單張/海報中）；
- (5) 慈善或非牟利機構；及
- (6) 銀行為(d)(vii)段所列出的任何用途而聘用的外聘服務供應商（包括但不限於代客寄件中心、電訊公司、電話推廣及直銷公司、通訊中心、社交媒體平台、資料處理公司及資訊科技公司）。
- 該等資料可轉傳至香港以外的地方。

(f) 就客戶（不論以借款人、按揭人或擔保人身分，以及不論以客戶本人單名或與其他人士聯名方式）於2011年4月1日當日或以後申請的按揭有關的資料，銀行可能會把下列客戶資料（包括不時更新任何下列資料的資料）以銀行及/或代理人的名義提供予信貸資料服務機構：

- (i) 全名；
- (ii) 就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以客戶本人單名或與其他人士聯名方式）；
- (iii) 香港身分證號碼或旅遊證件號碼；
- (iv) 出生日期；
- (v) 通訊地址；
- (vi) 就每宗按揭的按揭帳戶號碼；
- (vii) 就每宗按揭的信貸種類；
- (viii) 就每宗按揭的按揭帳戶狀況（如有效、已結束、已撇帳（因破產令導致除外）、因破產令導致已撇帳）；及
- (ix) 就每宗按揭的按揭帳戶結束日期（如適用）。

信貸資料服務機構將使用上述由銀行提供的資料統計客戶（分別以借款人、按揭人或擔保人身分，及以客戶本人單名或與其他人士聯名方式）不時於香港信貸提供者間持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據個人資料（私隱）條例（“條例”）核准及發出的個人信貸資料實務守則的規定所限）。

(g) 在直接宣傳推廣中使用資料

銀行擬把客戶資料用於直接宣傳推廣，而銀行為該用途須獲得客戶同意（包括表示不反對）。就此，請注意：

- (i) 銀行可能把銀行不時持有的客戶姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接宣傳推廣；
- (ii) 可用作推廣下列類別的服務、產品及促銷標的：
- (1) 財務、保險、信用卡、銀行及相關服務及產品；
- (2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
- (3) 銀行的聯營夥伴提供之服務及產品（該等聯營夥伴的名稱載於相關服務及產品（視乎情況而定）的申請表及/或宣傳單張/海報中）；及
- (4) 為慈善或非牟利機構用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由銀行及/或下列各方提供或（就捐款及捐贈而言）徵求：
- (1) 大新金融的集團公司；
- (2) 第三方金融機構、保險商、信用卡公司、證券及投資服務供應商；
- (3) 第三方回贈、客戶獎勵或優惠計劃供應商；
- (4) 銀行及大新金融的集團公司的聯營夥伴（該等聯營夥伴的名稱載於相關服務及產品（視乎情況而定）的申請表及/或宣傳單張/海報中）提供的服務及產品；及
- (5) 慈善或非牟利機構；
- (iv) 除由銀行推廣上述服務、產品及促銷標的以外，銀行亦擬將以上(g)(i)段所述的資料提供予以上(g)(iii)段所述的全部或任何人士，以供該等人士在推廣該等服務、產品及促銷標的中使用，而銀行為此用途須獲得客戶書面同意（包括表示不反對）；
- (v) 銀行可能因如以上(g)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如銀行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，銀行會於以上(g)(iv)段所述徵求客戶同意或不反對時如是通知客戶。

如客戶不希望銀行如上述使用其資料或將其資料提供予其他人士作直接宣傳推廣用途，客戶可通知銀行行使其選擇權拒絕推廣。

- (h) 根據條例及「個人信貸資料實務守則」，以及任何由私隱專員香港金融管理局或其他監管機構所發出之法例或守則，任何客戶有權：-
- (i) 審查銀行是否持有他的資料及有權查閱有關的資料；
- (ii) 要求銀行改正有關他不準確的資料；
- (iii) 查悉銀行對於資料的政策及實際運用及獲告知銀行持有關於他的何種資料；
- (iv) 要求獲告知哪些資料是通常會向信貸資料服務機構或收數公司披露的，以及獲提供進一步資料，藉以向有關信貸資料服務機構或收數公司提出查閱和改正資料要求；
- (v) 就銀行向信貸資料服務機構提供的任何帳戶資料（為免生疑問，包括任何帳戶還款資料），於全數清還欠帳後結束帳戶時，指示銀行要求信貸資料服務機構自其資料庫中刪除

該等帳戶資料，但指示必須於帳戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。帳戶還款資料包括上次到期的還款額，上次報告期間（即緊接銀行上次向信貸資料服務機構提供帳戶資料前不多於31日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期（如有））。

- (i) 如帳戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇帳（因破產令導致撇帳除外），否則帳戶還款資料（定義見以上(h)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
- (j) 如客戶因被頒布破產令而導致任何帳戶金額被撇帳，不論帳戶還款資料有否顯示任何拖欠為期超過60日的還款，該帳戶還款資料（定義見以上(h)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由客戶提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。
- (k) 銀行可為信貸審核用途不時查閱信貸資料服務機構的資料庫。而該等審核或牽涉銀行對下列事項的考慮：
- (i) 增加信貸限額；
- (ii) 對信貸作出限制（包括取消或減少信貸限額）；或
- (iii) 對有關客戶安排或實行債務償還安排。
- (l) 根據條例的規定，銀行有權就處理任何提出查閱資料的要求收取合理費用。
- (m) 任何關於資料查閱或改正資料，或關於資料政策及實際應用或資料種類的要求，請聯絡：-
- 資料保障主任
大新銀行有限公司
香港郵政信箱333號
傳真：2511 8566

(n) 銀行可為考慮任何信貸申請，向信貸資料服務機構索取客戶的信貸報告。如客戶欲查閱信貸報告，銀行可告知相關信貸資料服務機構的聯絡資料。

(o) 「客戶」一詞包括借貸人及擔保人，其本人或該有限公司（及後者之董事、股東或公司人員）或非屬法人團體（獨資者或其合夥人）。「信貸」意指個人信貸及商業信貸（包括分期租購或租用）。文中提及之單一性別包括其他性別，而單數詞包括雙數詞。

(p) 本文並不限制客戶根據條例所擁有之權利。

（文義如有歧異，以英文本為準。）

大新銀行有限公司

2018年12月

Notice to Customers relating to Customers' Data

- (a) From time to time, it is necessary for customers to supply Dah Sing Bank, Limited (the "Bank") with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected by the Bank and its agents (including its solicitors and debt collection agencies) from (i) customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money or communicate with the Bank, whether verbally (which may be recorded by the Bank's telephone recording system) or in writing; (ii) credit reference agencies appointed by the Bank to provide credit reference services; (iii) agents (including its solicitors and debt collection agencies) appointed by the Bank to collect amounts outstanding from customers; (iv) the public records maintained by governmental or quasi-governmental authorities or other institutions or organizations (including but not limited to the Judiciary, the Official Receiver's Office, the Companies Registry and the Land Registry); and (v) other sources (for example, information obtained from the Internet or other public domain).

(d) The purposes for which data relating to a customer may be used by the Bank or the recipient of such data are as follows: -

- (i) the daily operation of the services, including ATM cards services and credit facilities provided to customers;**
- (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;**
- (iii) creating and maintaining the Bank's credit scoring models;**
- (iv) assisting other financial institutions, credit or charge card issuing companies and debt collection agencies to conduct credit checks and collect debts (through participating in the contribution or sharing of the data or otherwise);**
- (v) ensuring ongoing credit worthiness of customers;**
- (vi) designing financial services or related products for customers' use;**
- (vii) marketing services, products and other subjects (please see further details in paragraph (g) below);**
- (viii) determining the amounts of indebtedness owed to or by customers;**
- (ix) collection of amounts outstanding from customers and those providing security for customers' obligations and the enforcement of obligations of customers and those providing security;**
- (x) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:**
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);**
 - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);**

(3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;

- (xi) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group companies of Dah Sing Financial Holdings Limited ("DSFH") (which shall, for the purpose of this Notice, include Dah Sing Financial Holdings Limited and all of its local and overseas subsidiaries whether owned by it directly or indirectly) and/or any other use of data and information in accordance with any group-wide programmes for (1) compliance with applicable legal and/or regulatory requirements issued from time to time by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial service providers within or outside Hong Kong; (2) compliance with sanctions; or (3) prevention or detection of money laundering, terrorist financing or other unlawful activities;**
- (xii) conducting matching procedures;**
- (xiii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;**
- (xiv) in connection with any card transactions, verifying customers' identities with any acquirer (or acquiring bank) of a merchant ("Acquirer") or sharing and/or exchanging information of customers with the Acquirer for its customer's identity verification purpose;**
- (xv) sharing and/or exchanging customers' credit information with DSFH's group companies for internal risk management;**
- (xvi) administering, processing and/or handling of insurance policies sold through the Bank;**
- (xvii) monitoring compliance with legal and/or regulatory requirements;**
- (xviii) in connection with any complaint handling;**
- (xix) conducting market research and statistical analysis; and**
- (xx) purposes relating thereto.**

(e) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (d) above: -

- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, ATM/Electronic Fund Transfer service, computer, payment debt collection or securities clearing or other services to the Bank in connection with the operation of its business;**
- (ii) any branch, subsidiary, holding company, associated company or affiliate of the Bank;**
- (iii) any other person under a duty of confidentiality to the Bank including a group company of DSFH which has undertaken to keep such information confidential;**
- (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;**
- (v) credit reference agencies, and, in the event of default, to debt collection agencies;**
- (vi) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to**

comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong and may be existing currently and in the future;

- (vii) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations;**
- (viii) any Acquirer;**
- (ix) Tahoe Life Insurance Company Limited and/or Tahoe Insurance Services Limited (collectively "Tahoe"), their successors and assigns;**
- (x) any agent, contractor or third party service provider of Tahoe (and their respective successors and assigns) who provides administrative, marketing, sales, customer, telecommunication, computer or other services to Tahoe (and their respective successors and assigns) in connection with the operation of their business;**
- (xi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and**
- (xii) (1) DSFH's group companies;**
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
(3) third party reward, loyalty, co-branding and privileges programme providers;
(4) co-branding partners of the Bank and DSFH's group companies (the names of such co-branding partners can be found in the application form(s) and/or advertising leaflet(s)/poster(s) for the relevant services and products, as the case may be);
(5) charitable or non-profit making organisations; and
(6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, social media platforms, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(vii) above.

Such information may be transferred to a place outside Hong Kong.

- (f) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
- (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number;
 - (iv) date of birth;
 - (v) correspondence address;
 - (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance (the "Ordinance").

(g) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products;
 - (3) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) and/or advertising leaflet(s)/poster(s) for the relevant services and products, as the case may be); and
 - (4) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (1) DSFH's group companies;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding or privileges programme providers;
 - (4) co-branding partners of the Bank and DSFH's group companies (the names of such co-branding partners can be found in the application form(s) and/or advertising leaflet(s) / poster(s) for the relevant services and products, as the case may be); and
 - (5) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (g)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.

- (h) Under and in accordance with the terms of the Ordinance, the Code of Practice on Consumer Credit Data and any statutory or regulatory guidelines issued by the Privacy Commissioner or the Hong Kong Monetary Authority or other regulatory bodies, any customer has the right: -
- (i) to check whether the Bank holds data about him and the right of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a

request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

- (i) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (j) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (k) The Bank may access the database of credit reference agencies for the purposes of credit review from time to time. Which review may involve the consideration by the Bank of any of the following matters:-
 - (i) an increase in the credit amount;
 - (ii) the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
 - (iii) the putting in place or the implementation of a scheme of arrangement with the customer.

(l) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.

(m) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows: -

The Data Protection Officer
 Dah Sing Bank, Limited
 GPO Box 333,
 Hong Kong
 Fax : 2511 8566

(n) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.

(o) The expression "customer" includes both borrower and guarantor as individuals or corporations (and the latter's directors, shareholders or other officers) and unincorporated associations (sole proprietor or partners). "Credit" means consumer and commercial credit (including but not limited to Hire Purchase and Leasing). All references to one gender is a reference to all other genders and the singular includes the plural.

(p) Nothing in this Notice shall limit the rights of customers under the Ordinance.

(The English version of this Notice shall prevail wherever there is a discrepancy between the English and Chinese version.)

Dah Sing Bank, Limited
 December 2018

| Dah Sing Bank, Limited |